



THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Lawrence Lederman

Serial No. : 10/064,783

Group Art Unit : 3624

Filed : August 16, 2002

Examiner : Subramanian

For : *SYSTEM AND METHOD FOR MANAGING CONCENTRATION OF CORPORATE DEBT*

AMENDMENT AND REQUEST FOR RECONSIDERATION
(37 C.F.R. § 1.111)

COMMISSIONER FOR PATENTS
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Sir:

This Amendment and Request for Reconsideration is submitted in response to an outstanding Office Action dated February 25, 2004.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.